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DOMINION OF CANADA

*Third
Victory
Loan*

OFFICIAL WAR FINANCE WORKER

Name.....

● S A L E S P O R T F O L I O ●

Victory Loan - 1939 -
at War Finance - Canada - Victory Loans



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Dominion of Canada third
Victory Loan official war
finance worker ... sales
1942.

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**HERE'S YOUR SALES AMMUNITION
FOR THE THIRD VICTORY LOAN**

Use it!

QUESTIONS *and* ANSWERS

on Canada's Third Victory Loan

Read this booklet carefully. It contains the answers to some of the questions you may be asked. But don't seek questions. Sell Victory Bonds.

Why does Canada Need so much Money?

- We didn't start this war—and we can't set the price of winning it—but, we must win, no matter what the cost.

In this year alone—Canada will spend over \$3,300,000,000 for war—about 75¢ a day for every man, woman and child in the Dominion. By way of comparison—war is now costing Canada every six months as much as the total cost of the four years of war from 1914 to 1918.

Adding in the costs of government at home, Canada's Budget this year amounts to \$3,900,000,000.

Isn't all this money raised by Taxation?

- No. Only \$2,050,000,000 comes from Taxes.

What about Compulsory Savings? Don't these take care of the rest?

- This year Compulsory Savings will amount to less than \$100 millions . . . which is only 5% of the amount that must be borrowed by the sale of Victory Bonds and War Savings Certificates. Also, don't forget you get back your Compulsory Savings after the war, with 2% interest added.

Then where's this money coming from?

- It is expected that insurance companies, industrial corporations and other business firms will lend Canada about \$600,000,000 this year. This means the rest (\$1,200,000,000) must come from the voluntary savings of individual Canadians—from the millions of wage and salary earners like you and me. As much as possible of this amount must be raised through the Third Victory Loan.

But what about the wealthy fellows? Those getting from \$7,500 to \$50,000 a year?

- Persons with larger incomes must save more than ever before—even though they're paying very high taxes. For instance, a married man with an income of \$7,500 a year now pays \$3,270 in Income Tax and Compulsory Savings—a man with an income of \$20,000 pays \$11,279—a man earning \$50,000 pays \$34,553.

These men will be expected to buy Victory Bonds to the limit of their ability—they, too, must do their share of the job.

Sure, but they can stand it —

What do you expect of us who are earning \$50 a week — or less?

- Just as much as you possibly can—anything else is not enough—a token purchase just won't do. This isn't a war that can be won with spare change. Remember, there are millions of us—and altogether we earn over 75% of the National payroll. Individually, our savings may not seem large—but, if everybody does his share, the total can reach a huge amount—and we can buy a big part of the Victory Loan.

And don't forget this: Tens of thousands of families now have three or four people steadily employed. Many family incomes are now two to three times what they were before the war. Every member of these families should buy Victory Bonds.

*But I haven't got a \$100 or more in the Bank —
How can I buy a Victory Bond?*

- Buy it and pay for it out of earnings on the Payroll Savings Plan.

When will Canada pay back all this money?

- The money you put in Victory Bonds will be paid back when the Bonds mature—in the same way as the Victory Bonds of the last war were paid off. In the meantime, you will get interest on your Bonds at the annual rate of 3%, that is, \$3 for every \$100 you invest.

Well, suppose I buy a Bond and need the money before it matures—can I sell it?

- You can always sell your Victory Bonds—or, if you prefer, you can take them to your bank and borrow money by using them as security. But, of course, Canada expects you to hang on to them “for the duration”—and only to sell in case of real necessity, such as sickness or other emergency. If this necessity arises, you’ll be mighty glad to have your Victory Bonds to fall back on.

O.K.—I’ll buy a Victory Bond... When do I get it?

- You’ll get it within a few days after you have paid for it. If you buy it for cash, I’ll give you a Government receipt for your money and you’ll get the Bond in about a week. If you buy it on the Payroll Savings Plan, you’ll get the Bond within a few days after you have completed payment for it—but your 3% interest starts from November 1, 1942.

SEND YOUR DOLLARS INTO FREEDOM'S BATTLE



HAMILTON PUBLIC LIBRARY

The Minister of Finance of the Dominion of Canada
offers for public subscription

\$750,000,000

OCT 29 1942

THIRD

VICTORY LOAN

Dated and bearing interest from 1st November 1942, and offered in two maturities, the choice of which is optional with the subscriber, as follows:

Fourteen-year
3% Bonds
Due 1st November 1956
PAYABLE AT MATURITY AT 101%

Callable at 101% in or after 1953
Interest payable 1st May and November
Bearer denominations,
\$50, \$100, \$500, \$1,000, \$5,000, \$25,000

Issue Price: 100%,
yielding 3.06% to maturity

Three and one-half year
1¾% Bonds
Due 1st May 1946
PAYABLE AT MATURITY AT 100%

Non-callable to maturity
Interest payable 1st May and November
Bearer denominations,
\$1,000, \$5,000, \$25,000, \$100,000

Issue Price: 100%,
yielding 1.75% to maturity

Principal and interest payable in lawful money of Canada; the principal at any agency of the Bank of Canada and the interest semi-annually, without charge, at any branch in Canada of any Chartered Bank.

Bonds may be registered as to principal or as to principal and interest, as hereinafter provided, through any agency of the Bank of Canada.

Subscriptions for either or both maturities of the loan may be paid in full at the time of application at the issue price in each case without accrued interest. Bearer bonds with coupons will be available for prompt delivery. Subscriptions may also be made payable by instalments, plus accrued interest, as follows—

10% on application; **18% on 1st December 1942;** **18% on 2nd January 1943;**
 18% on 1st February 1943; **18% on 1st March 1943;**
 18.67% on the 3% bonds OR 18.39% on the 1¾% bonds, on 1st April 1943.

The last payment on 1st April 1943, covers the final payment of principal, plus .67 of 1% in the case of the 3% bonds and .39 of 1% in the case of the 1¾% bonds representing accrued interest from 1st November 1942, to the due dates of the respective instalments.

The Minister of Finance reserves the right to accept or to allot the whole or any part of the amount of this loan subscribed for either or both maturities if total subscriptions are in excess of \$750,000,000.

The proceeds of this loan will be used by the Government to finance expenditures for war purposes.

The lists will open on 19th October 1942, and will close on or about 7th November 1942, with or without notice, at the discretion of the Minister of Finance.

SAFETY • INCOME • SALEABILITY

AUTHORIZATION The Third Victory Loan is authorized under authority of Acts of the Parliament of Canada, and both principal and interest are a charge on the Consolidated Revenue Fund of Canada. The books of the Loan will be kept at the Head Office of the Bank of Canada, Ottawa.

**DETAIL OF
3% BONDS
DUE 1956** The 3% bonds payable 1st November 1956 at 101%, will be dated and bear interest from 1st November 1942, and will be subject to redemption at the option of the Government, as a whole or in part, at 101% and accrued interest on or after 1st November 1953, at any time on sixty days' notice. Bearer bonds with coupons will be issued in denominations of \$50, \$100, \$500, \$1,000, \$5,000 and \$25,000, and may be registered as to principal. Bearer bonds of \$5,000 and \$25,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of smaller denominations. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of \$500, \$1,000, \$5,000, \$10,000 and \$100,000.

**DETAIL OF
1 3/4% BONDS
DUE 1946** The 1 3/4% bonds payable 1st May 1946 at 100%, will be dated and bear interest from 1st November 1942, and will be non-callable to maturity. Bearer bonds with coupons will be issued in denominations of \$1,000, \$5,000, \$25,000 and \$100,000, and may be registered as to principal. Bearer bonds of \$5,000, \$25,000 and \$100,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of \$1,000. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of \$1,000, \$5,000, \$10,000 and \$100,000.

**TRANSFER
REGULATIONS** The first transfer of fully registered bonds of each maturity of this loan into bearer bonds with coupons attached will be effected on or after 1st December 1942 without charge. On subsequent transfers, subject to such reasonable conditions as the Minister may prescribe and the payment of fifty cents for each new bond issued, holders of fully registered bonds without coupons will have the right to convert into bonds with coupons, and holders of bonds with coupons will have the right to convert into fully registered bonds without coupons at any time on application to any agency of the Bank of Canada.

**DELIVERY
OF BONDS** Bearer bonds with coupons attached, of each maturity of this loan, will be available for delivery at the time of application, or within a few days thereof, to subscribers initially making payment in full. Bonds registered as to principal, or as to principal and interest, will be delivered to subscribers upon making payment in full as soon as the required registration can be effected.

**PAYMENT
IN FULL ON
INSTALMENT
DATES** Subscriptions may be paid in full at the time of application at the issue price, or prices, *without* accrued interest, or on any instalment due date thereafter; in the latter case accrued interest on the respective instalment or instalments will be charged. Under this provision, payment for instalment subscriptions may be made as follows—

	3% Bonds	1 3/4% Bonds
If remainder (90%) paid 1st December 1942 - - - -	\$90.22 per \$100	\$90.13 per \$100
If remainder (72%) paid 2nd January 1943 - - - -	\$72.41 per \$100	\$72.24 per \$100
If remainder (54%) paid 1st February 1943 - - - -	\$54.54 per \$100	\$54.32 per \$100
If remainder (36%) paid 1st March 1943 - - - -	\$36.63 per \$100	\$36.37 per \$100
If remainder (final) paid 1st April 1943 - - - -	\$18.67 per \$100	\$18.39 per \$100

**INITIAL
PAYMENT
AND TITLE** Subscriptions, other than those paid in full on application, must be accompanied by a payment of 10% of the par value subscribed. All cheques covering payments are to be made payable to the credit of the Receiver General of Canada. Title to the bonds shall not pass to the subscriber until payment in full has been completed. Subscriptions will be accepted by Victory Loan Salesmen, by any branch in Canada of any Chartered Bank, or by any authorized Savings Bank, Trust or Loan Company.

**INSTALMENT
PAYMENTS AND
RECEIPTS** Non-negotiable receipts will be issued upon request to all instalment subscribers by the Chartered Bank, authorized Savings Bank, Trust or Loan Company, designated by the subscriber in the application form. These receipts will be exchangeable for bonds at the designated bank, trust or loan company, when the subscription is fully paid. All receipts must be exchanged before 1st May 1943. Payment of all instalments must be made at the bank, trust or loan company, originally designated by the subscriber. Payment of instalments, or payment of balance in full, after the subscription lists are closed, should be made only on an instalment due date.

**FORM OF
BOND** Subscribers must indicate on their applications the form of bond and the denominations required, and the bond so indicated will be available at the designated bank, trust or loan company.

Application forms may be obtained from any Victory Loan Salesman, from the National War Finance Committee or any representative thereof, from any branch in Canada of any Chartered Bank, or from any authorized Savings Bank, Trust or Loan Company.

Department of Finance, Ottawa, 19th October 1942.

ACKNOWLEDGMENT OF APPLICATION

(Do not detach from above)

The undersigned Victory Loan Salesman, Bank, Trust or Loan Company, has received a duly executed application for bonds of the Third Victory Loan, the essential details of which are as follows—

**NAME AND
ADDRESS OF
SUBSCRIBER**
(Name)
.....
(Address)
**AMOUNT AND
MATURITY
SUBSCRIBED** \$ of 3% BONDS due 1956 and/or \$ of 1 3/4% BONDS due 1946
(Par value) (Par value)
**PAYMENT AND
DELIVERY TO
BE MADE AT**
(Name of Bank, Trust or Loan Company)
.....
(Branch and address)
Date.....1942.....
(Signature of receiver of application)

SPECIAL NOTE

The subscriber should carefully preserve this acknowledgment. It evidences his subscription and indicates the branch of the Bank, Trust or Loan Company where he has undertaken to complete the transaction. Subscribers should allow about five days from date of application for bonds to be available at designated Bank, Trust or Loan Company, and should then call there and take delivery; otherwise advising the Bank, Trust or Loan Company in writing as to disposition of the bonds. Complete details of the security purchased and the manner in which payment is to be made therefor will be found above and on the reverse hereof.

EMPLOYEES

APPLICATION
FORMTHIRD
VICTORY LOAN

Co, Bank of Canada, fiscal agent of the Government of Canada:

I/WE hereby agree to purchase bonds of the Third Victory Loan, as designated below, and to make payment therefor in accordance with the terms of the official prospectus of the loan.

NAME AND
COMPLETE
POSTAL
ADDRESS OF
SUBSCRIBER

(Print full name and state whether Mr., Mrs. or Miss)

(Telephone number)

(Complete and correct postal address)

3% Bonds due 1956

1 3/4% Bonds due 1946

AMOUNT
(PAR VALUE)
OF BONDS
DESIRED

FULLY PAID SUBSCRIPTION	\$	\$
INSTALMENT SUBSCRIPTION	\$	\$

See reverse hereof for details of instalment plan.

PAYMENT AND
DELIVERY TO
BE MADE AT

(Name of Bank, Trust or Loan Company)

(Branch and address)

METHOD OF
PAYMENTFully-paid
subscription
by cheque
herewithInstalment
subscription
by cheque
herewithAt above-
named Bank,
Trust or
Loan Co.

Mark prominently with a cross, in the rectangle indicating the desired method.

3% Bonds due 1956

1 3/4% Bonds due 1946

FORM AND
DENOMIN-
ATIONS OF
BONDS
DESIRED

BEARER BONDS WITH COUPONS ATTACHED	x \$50	x \$100	x \$500	x \$1,000	x \$5,000
	x \$1,000	x \$5,000	x \$25,000	x \$25,000	x \$100,000
★ REGISTERED ONLY AS TO PRINCIPAL	x \$50	x \$100	x \$500	x \$1,000	x \$5,000
	x \$1,000	x \$5,000	x \$25,000	x \$25,000	x \$100,000
★ REGISTERED AS TO BOTH PRINCIPAL AND INTEREST	x \$500		x \$1,000	x \$1,000	x \$5,000
	x \$5,000	x \$10,000	x \$100,000	x \$10,000	x \$100,000

★ Important—If registered bonds desired complete the registration instructions on reverse hereof.

Date.....1942

(Signature of subscriber)

This subscription may be reported to
the National War Finance Committee.....

(Subscriber initial)

In the case of all subscriptions a cheque in favour of the Receiver General of Canada in full payment, or for the first instalment thereon, should be attached. *Victory Loan Salesmen are not authorized to accept cash or securities in payment of subscriptions for bonds of the Third Victory Loan.*CHEQUE
STAMPCHEQUE
(To be detached only by)
(Bank on which drawn)

ACCOUNT No.....

1942

PAY to the credit of the RECEIVER GENERAL OF CANADA the sum of

dollars \$

To

(Name of Bank, Trust or Loan Company)

(Branch)

(Signature)

Victory Loan Salesman (if any) securing subscription—

Address

Name

Division

Unit

District

SCHEDULE OF INSTALMENT PAYMENTS

	3% Bonds	1 $\frac{3}{4}$ % Bonds
On Application10% or \$10 per \$100 bond, or if fully-paid.....	\$100.00	\$100.00
On 1st December 1942....18% or \$18 per \$100 bond, or if remainder (90%) paid.....	90.22	90.13
On 2nd January 1943....18% or \$18 per \$100 bond, or if remainder (72%) paid.....	72.41	72.24
On 1st February 1943....18% or \$18 per \$100 bond, or if remainder (54%) paid.....	54.54	54.32
On 1st March 1943....18% or \$18 per \$100 bond, or if remainder (36%) paid.....	36.63	36.37
On 1st April 1943.....final payment per \$100 bond under instalment plan.....	18.67	18.39

The last payment on 1st April 1943, covers the final payment of principal, plus .67 of 1% in the case of the 3% bonds and .39 of 1% in the case of the 1 $\frac{3}{4}$ % bonds representing accrued interest from 1st November 1942, to the due dates of the respective instalments. The first six months interest on the loan will be paid holders of bonds on 1st May 1943.

REGISTRATION INSTRUCTIONS

If registered bonds desired state in whose name to be registered and furnish at least one Christian or given name. Where bonds are to be registered in the name of a married woman, her own Christian or given name *must* be stated, not that of her husband.

.....
(Print full name. Omit titles and prefixes, e.g., Mr., Mrs. or Miss)

.....
(Give complete and correct postal address above)

Registration instructions approved.....
(To be signed by subscriber if bonds are to be registered in a name other than that of the subscriber.)

RECEIPT FOR BONDS

I/WE hereby acknowledge receipt of the within-described bonds of the Third Victory Loan—

.....
(Date)

.....
(Signature)

Serial number(s) of bond(s).....
.....

This panel is for bank use. An instalment subscriber wishing to authorize his bank to debit his account with subsequent payments as due on his subscription may do so by signing the relative authority at the bottom of this panel.

Application number

Receipt number

RECORD OF INSTALMENT PAYMENTS

DATE	AMOUNT
Par value of subscription	
1st Pay't.	
2nd Pay't.	
3rd Pay't.	
4th Pay't.	
5th Pay't.	
6th Pay't.	

I hereby authorize the Bank, Trust or Loan Company designated on reverse hereof, to debit my Current/Savings Account

No.....
with subsequent payments as due on the within subscription.

.....
Signature.

REMITTED TO THE BANK OF
CANADA FOR CREDIT OF RE-
CEIVER GENERAL OF CANADA

THIRD VICTORY LOAN

PAYROLL SAVINGS PURCHASE AGREEMENT

I, agree to
 (BLOCK LETTERS)
 purchase \$ THIRD VICTORY LOAN BONDS, 1956 Maturity
 in denominations of x \$; x \$; x \$; x \$
 and in payment authorize
 (NAME OF EMPLOYER)
 to deduct from my pay instalments of \$ each and a final
 instalment of \$ which include the full purchase price and interest charges.

When the payments are completed the bonds are to be delivered to me with all interest coupons attached.

Signature

Date Payroll number (if any)

FOR USE OF EMPLOYER ONLY

INSTALMENTS CREDITED

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
.....	\$	\$	\$	\$
.....	\$	\$	\$	\$
.....	\$	\$	\$	\$
.....	\$	\$	\$	\$
.....	\$	\$	\$	\$
.....	\$	\$	\$	\$
.....	\$	\$	\$	Total	\$

I acknowledge receipt of the within-mentioned bonds, Serial Nos.

Date

This is to certify that

residing at has agreed to purchase:

(HOME ADDRESS)

\$ THIRD VICTORY LOAN BONDS, 1956 Maturity
 by means of deductions from his (her) pay.

Date 1942

(WAR FINANCE WORKER)

Civic Employees and Their Families Are Urged to Purchase Their Third Victory Loan Bonds Through the Time
Payment Plan of the

HAMILTON MUNICIPAL EMPLOYEES' CREDIT UNION LIMITED

Example:

\$50.00 Bond Costs \$2.25 per half month
OR
\$1.00 per week.

Bonds Insured

Unpaid bond balances are covered with Cuna Mutual Insurance. If you die during repayment the bond, without further payments, is handed to your estate.

IMPORTANT!

We cannot accept purchase of bonds on any other plan than the above. Please do not ask for special concessions. The Credit Union has bought in excess of \$50,000.00 of Victory Bonds to date. Our experience in this field is the reason for the above ruling.

**WE HAVE UNLIMITED FUNDS FOR THE PURCHASE OF VICTORY BONDS.
LET US KNOW YOUR REQUIREMENTS.**

If you are now buying Bonds we will take care of this order. Repayments will not commence until after final payment on other Bonds.

APPLICATION

MY NAME IS DEPT.

Buy me \$..... Worth of Third Victory Loan Bonds.

Please deduct from my pay cheque during the next year \$2.25 per half month or \$1.00 per week for each \$50.00 of above.

HOW TO USE THIS SALES KIT

You have been selected by your Payroll Savings Committee to sell Canada's Third Victory Loan Bonds to fellow employees.

So you're going to be a salesman for a few days.

If you sold Second Victory Loan Bonds, you are that much richer in experience and will better your previous record. If you haven't sold Victory Bonds before, you have a most interesting job ahead of you . . . for you will be doing work of great national importance.

Don't let the idea of selling to fellow employees frighten you. The job is simple. Most of those you will sell to have bought Victory Bonds before. The quota sheets will tell you. If there is no entry on the quota sheet showing a previous purchase of Victory Bonds you will know they probably haven't bought bonds before or possibly they are new employees who may have bought when working elsewhere.

You may be asked questions . . . But don't seek them. Stick to selling Victory Bonds.

But if you are asked questions, the most likely ones will be those printed and answered on the centre pages of your Sales Kit.

Subscriptions by employees will be of two kinds:

- (1) Cash subscriptions from their savings or bank accounts, and
- (2) Time-payment subscriptions on the Payroll Savings Plan.

With this Kit is a supply of official application forms which you will use and fill out for cash subscriptions from savings. These applications should be turned over to your company for completion.

When the subscription is made on the Payroll Savings Plan, do not fill out the official application form. Instead, have the subscriber sign the payroll deduction pledge form (a supply of which you will find in the Kit). In both cases, however, the subscriber is to get a receipt from you, acknowledging his application. The company has consented to handle all of the routine from that point on.

If an employee convinces you that he (or she) cannot afford to buy a Bond, be sure to get him to increase his subscription for War Savings Certificates. There are forms for this purpose, too, in this Kit.

Also enclosed is a short but forceful selling story for the Victory Loan, in printed words and pictures.

Finally there are two booklets—(1) “As Man to Man”—Give this to the prospect who insists on thinking it

over. "As Man to Man" is a general title—it applies just as much to women as it does to men, (2) "Don't Say No" is for the man who wants to talk the matter over with his wife.

Speed, enthusiasm and good humour will do the trick. Start off with the conviction that every prospect on your list is going to buy. HAVE NO DOUBT ABOUT IT. Ask every prospect "How many can I put you down for?" Every now and again someone will surprise you by subscribing for much more than you expected. So let each employee make his own decision; but this is important, always think of each sale in terms of at least a \$100 Bond. If a subscription strikes you as being too small, tell the prospect frankly; but with good humour. Say something like this: "Can't you 'up' that a little, you know we will need every last dollar to put this Loan over."

Do your best to get two orders from each prospect, one for cash from savings and one on the Payroll Savings Plan.

Keep the fact firmly in your mind, that this canvass is a favour you are doing for each prospect. Your prospect is not doing you any favour, nor yet is he making any sacrifice. He is at the best exercising self-denial in not buying some of the things which are non-essential, and loaning this money to Canada at good interest. Keep this thought in mind constantly, because it is ABSOLUTELY TRUE.

Start with those prospects who you are pretty sure will give you a good subscription. Being able to mention the success you have already had is a good approach to the next in line. Do not reveal the amount of any individual subscription unless you have been authorized to do so.

Finally, to those who say they will not subscribe, be sure to explain that you must turn in the card giving the reasons why.

Strange as it may seem, some people still have the idea that when they buy a Victory Bond they have *given* the money to Canada. This isn't so. They have merely *loaned* their savings at 3% interest, and a Victory Bond is backed by all the resources of Canada, and every last man or woman of us is CANADA.

Remember, if the money wasn't there, it would be no use going after it. *But it is there.* You know it, and we know it. The records are at hand to prove it. In some families three or four people are now steadily employed; and every last dollar not absolutely needed to maintain a decent standard of living in wartime, should be lent to Canada.

Now it's all up to you. Go to it! Canada relies on you, and is confident that you will put every last effort into your great task.

THIRD VICTORY LOAN
CAMPAIGN.

October 19th. - November 7th, 1942

Bulletin No. 1 - Quotas.

CIVIC DEPARTMENTS.

Auditor.....	\$ 700.00
Assessment.....	1,800.00
Cemeteries.....	2,000.00
City Hall Maintenance.....	400.00
Clerks Dept.....	1,000.00
Central Market & Gore & Central Lav..	800.00
Com. Dept.....	500.00
Health Dept.....	5,600.00
Home, Aged & Infirm.....	1,500.00
Jail.....	1,300.00
Libraries.....	2,500.00
Parish.....	3,000.00
Purchasing & Industrial Dept.....	250.00
Collector's Dept.	200.00
Tax Dept.....	1,300.00
Treasurer's Dept.....	2,300.00
Welfare Department.....	2,300.00
Weigh Scales.....	1,200.00
Works Dept.....	32,050.00
	<u>\$ 60,500.00</u>
Fire Department.....	\$ <u>20,700.00</u>
Hospitals.....	\$ <u>12,000.00</u>
Police Department.....	\$ <u>17,700.00</u>

Persons receiving over \$3000.00 annually are listed by Victory Loan Committee as Special Names and not included in above quotas.

Next week Bulletin No. 2 will give percentages of quotas obtained by Departments, in the first week.

How about that "all out" effort NOW!

BUY NOW! See the head of your Department who is a volunteer Victory Loan Worker. If you can pay in full fill out cheque form attached to Victory Loan Application.

If you wish to pay only ten percent now fill in the same cheque form and then complete payments at your bank in the six months following.

If you want to adopt the pay roll deduction plan the Credit Union way is available and has been described in their circular sent out last week.

Please file your application and that of any member of your family (not working) under any one of the above plans with your department head.

T.O.R.

... was finance - can - do - (Victory Lane)

AS MAN TO MAN



AS MAN



TO MAN

If we could sit down for a quiet chat, it would be so very easy to explain to you what a tremendous job this Victory Loan is, and how extremely vital it is to Canada's War Effort. Your fellow employee who has been appointed a War Finance Worker is doing one of the most important war jobs in Canada when he asks you to buy Victory Bonds.

We are all working long hours and have little leisure time for heavy reading and it is difficult to understand the problems of war in terms of money. Let us try to tell you because, if by some miracle we could

meet every man and woman face to face, we would wish to tell them personally.

When war broke out, none of us had the faintest idea of what it was going to mean in terms of money. You may remember that the view held by many statesmen in the Allied Countries was, that the war might be won along the Economic Front. Then followed the lull of about six months . . . the period that was described as the "phony war." Then came the invasion of Norway, Denmark, Holland and Belgium, and the collapse of France. You know all that has happened since.

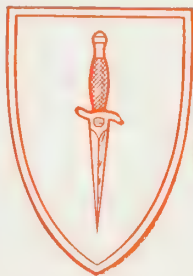
We all agree that the decks are now clear. All illusions are swept away. It's a "knock-down-and-drag-'em-out" fight, with no quarter asked and no quarter given; *a fight for survival.*

So much for that.

How, then, are we going to win this fight? Well, you'll agree that we've got to do everything possible no matter what trials, tribulation and self-denial it may mean. As that grand old man, Winston Churchill, said, it means "blood and toil, tears and sweat." And that's as true today as when he said it.

So far this war has been for us a series of bitterly fought rearguard actions in order to gain time, but the dawn is breaking and from now on the Nazis will be definitely on the receiving end.

As you know, the manpower and woman-



power, too, of the country is being directed into war production channels. The whole nation is being placed on a war footing. Not that we like regimentation, but needs must when Total War demands it.

Not the least of the jobs in this mobilization of all our resources is that of raising money. You might ask, "Why can't the Government print *extra* money to finance the war and let it go at that?" . . . To do so would mean "*Inflation.*" Any such policy would be ruinous and entail untold suffering. And the people who would suffer most would be the millions of wage and salary earners. Obviously we can't pay the entire cost of the war out of current income. We must raise as much as we can by taxation, and borrow the rest.

This brings us to the vital necessity of saving and lending to buy Victory Bonds and how we can do it.

The safest
investment
for
your
money



BUY
VICTORY BONDS

Not only must we tighten our belts; but we must learn to do without many of the desirable things of life.

Hitler both *thought and said* that we were soft. He was wrong. We are a *hard, tough-fibred people*. Our fathers and grandfathers, the men who built this country, were hard,



resolute men: pioneers, fighters, men of faith, of vision and of undaunted courage; and so were our mothers and grandmothers. *They fought side by side with their men to make homes, rear sturdy children, and bring this country to its present great position in the world.*



Are we going to give up all that they and we have fought for? Never! And, if all that it takes from us, as civilians, to beat the life out of the Nazis is some more belt-tightening, and saving, *by the living gods* we can do it. What do *you* think?

What we must do then, each and every one of us, is to make a simple budget and cut out every unnecessary item. Put down the essential items which constitute a decent standard of living *in wartime*. Then go over these carefully and see if they can be reduced by the exercise of wise economy. Then list your non-essential items, such as entertainment, etc., and cut these down to the bone.

After you have done this, you will be astonished at what you can get along without if you make up your mind to do some **real** belt-tightening and stick to it.

For example, it has been carefully calculated that under the present rationing of tea and coffee, based on the average consumption by Canadians of these two commodities, this rationing means an average saving of \$20.80 per year per family. For those families who run a car, a further saving of \$24.20 per year per family may be added to this due to tire and gasoline rationing. Therefore, the total average yearly saving for a



car-owning family would be \$45 per year per family.

We know it means self-denial to go without many things that make life comfortable. But think what our men are going without who are on active service. They're not complaining. We should be proud to economize, save and lend to back them up.


Will you do your share? Will you buy Victory Bonds? Sure! We knew you would. Let's shake on it.

NATIONAL WAR FINANCE COMMITTEE




















WORK
SAVED
LEND

BUY VICTORY BONDS



**NOTHING
MATTERS
NOW BUT
VICTORY**



**BUY
VICTORY BONDS**

don't say 'No'...





When your husband comes home and tells you he has been asked to buy a Victory Bond but naturally wants to talk it over with you first, don't say "no."

We know—yes—we know how many things you can think of to do with the money. But think of this: There are over 500,000 men

and women in the Canadian Armed Forces (perhaps your son or daughter among them) and it is for their sakes that your husband wants to buy a Victory Bond. He knows and you know that we dare not let them down.

We could go on and tell you all about the horrors of war and how great is the peril for each and every one of us, as well as for the nation. But, being a woman, you know and understand these things; your intuition is greater than ours.

So, when your husband says, "I'd like to buy a Bond," say something like this: "I'm awfully glad, dear. How much were you thinking of buying? Splendid! Buy one for me as well. I'll pay for it. We'll manage somehow."



**NOTHING
MATTERS
NOW BUT
VICTORY**



BUY

VICTORY BONDS

REGISTRATIONS

SURNAME OF REGISTERED HOLDER

PRINT IN BLOCK LETTERS

[illegible]

CHRISTIAN NAME

MR.
MRS.
MISS

[illegible]

SURNAME OF REGISTERED HOLDER

[illegible]

CHRISTIAN NAME

MR.
MRS.
MISS

[illegible]

SURNAME OF REGISTERED HOLDER

[illegible]

CHRISTIAN NAME

MR.
MRS.
MISS

[illegible]

SURNAME OF REGISTERED HOLDER

[illegible]

CHRISTIAN NAME

MR.
MRS.
MISS

[illegible]

WAR SAVINGS PLEDGE CARD

Until further notice please deduct from my regular pay the sum of each for the purchase of War Savings Certificates.

It is understood that for each \$4.00 so deducted I will receive one \$5.00 War Savings Certificate registered in my name or that of anyone else I may designate.

..... Employee

..... No.

..... Dept.

This Card should be handed in to the Pay Office or to your Department Head.

Dominion of Canada



Tribute to Good Citizenship

*On behalf of the Dominion of
Canada, I am pleased to
acknowledge that*

*has purchased bonds
of the*

Third Victory Loan

*October
November
1942*

J. H. G. G. G.
Minister of Finance



NATIONAL WAR FINANCE COMMITTEE

PROVINCE OF ONTARIO

City of Hamilton

Third Victory Loan Campaign Headquarters

44 KING STREET EAST, HAMILTON, ONTARIO

Telephone 7-9241

N O T E

YOU ARE INTRUSTED ----

by the Local War Finance Committee to be personally responsible for the most practical and effective use of this appeal. Please play your part in aiding the Victory Loan Campaign in this hazardous hour of Canada's History.

The purpose of the accompanying appeal is to have it delivered at as many meetings in Hamilton as possible during the Victory Loan Campaign. You have been chosen either to place it in the hands of some member of your organization who will personally and effectively make the appeal, or else to do so yourself.

PLEASE MISS NO OPPORTUNITY TO HAVE THIS APPEAL PRESENTED, NO MATTER HOW SMALL THE MEETING. THIS WILL ENTAIL SOME EFFORT. YOU ARE ASKED TO MAKE THIS EFFORT, REALIZING THE GRAVITY OF THE SITUATION.

Nora F. Henderson
Convener, Women's Committee
Third Victory Loan Campaign
Office 7-0241, House 7-1913.



NATIONAL WAR FINANCE COMMITTEE

PROVINCE OF ONTARIO

City of Hamilton

Third Victory Loan Campaign Headquarters

44 KING STREET EAST, HAMILTON, ONTARIO

Telephone 7-9241

THE APPEAL

Ladies, I am asking you to give me your undivided attention for a few minutes. The Third Canadian Victory Loan has now become the personal responsibility of the men and women of Canada and every woman here, including myself, must share in this responsibility. It is costing Canadians ten million dollars a day to feed, arm and equip its soldiers, sailors and airmen; to build ships, planes, guns, tanks; to make the ammunition for them and to finance all our defensive and offensive operations. This is part of the grim cost of war!

Behind every man, every ship, every gun and every shell there must be Canadian dollars and if this money is not forthcoming the Canadian war effort will fail. The year's expenditures for war alone are estimated at nearly four billion dollars. This is being raised in three ways; By taxation, by compulsory savings and by voluntary savings -- that is, by the buying of war bonds and certificates. Taxation and compulsory savings still leave us over one billion seven million dollars short of the amount required to back our menfolk training in Canadian camps and fighting overseas and on the seas in ships. Canadian citizens must provide at least seven hundred and fifty million dollars of this amount through this Third Victory Loan Campaign.

There are, as Mr. George Spinney, Chairman of the National War Finance Committee said when he spoke in Hamilton, three bottlenecks met with in our war effort. One is in materials, one in manpower and one in finance. The first two are being overcome; the third remains an ever present challenge to the people of Canada!

No Canadian family or individual can look a Canadian soldier or sailor in the face unless they have already suffered drastic curtailment in clothes, food and comforts of life. Before this appalling conflict is over, and if it is to

(over)

THIRD VICTORY LOAN

terminate in victory for the hard-pressed allied armies, the most painful self-sacrifices, as yet unfelt by any of us, will be our portion and represent our part in the struggle. Let no one of us deceive ourselves as to the true situation! In every theatre of war we are at best only holding the overpowering enemy forces at bay and the ultimate demands and agonies of the struggle lie all before us.

With this dreadful certainty facing us there can be and must be no shirking by any man or woman at home of his or her duty to sacrifice all previous standards of living in order to help finance the Canadian War effort. WE CANNOT BUY WAR BONDS AND LIVE AS WE LIVED BEFORE WE MADE THE PURCHASE! LET US FACE THIS TRUTH AND THIS NECESSITY AND BUY VICTORY BONDS! It is a loan and the investment will be ours when victory is won. But the stark and frightening challenge is for national preservation and this must be the first and only consideration before us now.

Women in almost every household are the real holders of the family purse strings and with women lies much of the responsibility for seeing that every household can and does provide, by self-sacrifice and thrift, the means to buy a War Bond during this campaign. Ladies, this responsibility I place before myself and you today. Let us go home determined to loan every dollar we can, no matter what it costs us, to bring Victory, Peace and the Return of our heroic men from the horrors of war.

The Bank of Nova Scotia

ESTABLISHED 1832

Hamilton, Ontario,
October 16, 1942.

Dear Miss Waldon:

On or about October 19th next the Dominion Government will invite the people of Canada to subscribe to the Third Victory Loan.

As the war progresses, the demand for munitions and supplies for the Armed Forces greatly increases; to provide the funds necessary for these needed materials of war, demands the maximum effort on the part of each and every one of us. The Government's total needs in the current fiscal year amount, in rough figures, to \$3,900,000,000, and after allowing for income from taxation and other sources of revenue, the Government will require to raise upwards of \$1,800,000,000 by borrowings from the public. This is a tremendous sum and it can be raised only if each member of the entire community accepts his or her full responsibility in the effort. It will require us all to invest as much as possible of our current income in the new loan and it will require likewise that we invest the maximum possible amount out of accumulated cash savings.

As in previous Victory Loan campaigns, a general canvass will be made of the entire community and in due course an official representative will call at every home to solicit subscriptions. Your application may be handed to such representative, or if you prefer, it may be lodged at this branch. Victory Loan bonds may be purchased for cash or on the official instalment plan. If you should require assistance in financing a larger subscription than you can see your way to pay for at once, we shall be glad to place our loaning facilities at your disposal. Safekeeping arrangements for your bonds will be available at this office at a reasonable cost.

We would like to emphasize the saleability of Dominion of Canada bonds which have a ready market at all times with simple and speedy facilities for turning them into cash.

I strongly urge you to subscribe for as large an amount of the loan as your means and credit permit. By doing so you will not only be protecting everything that you value--family, home, religion, and your freedom of action--but you will be obtaining the most desirable type of security paying an attractive rate of interest on your investment.

Yours very truly,

G. F. Gardner
Manager.

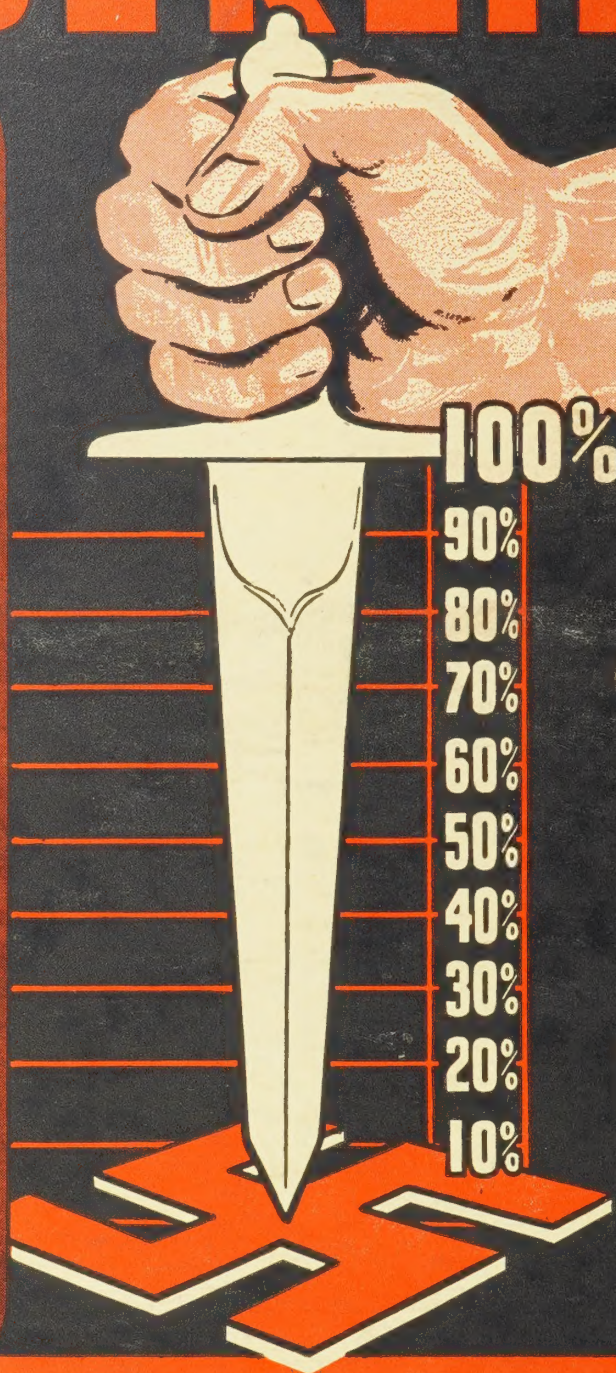
NOTHING MATTERS NOW BUT

Victory!

POINTED AT THE HEART OF BERLIN

OUR
OBJECTIVE

\$ _____



100%

90%

80%

70%

60%

50%

40%

30%

20%

10%

*Drive
it
Home!*

Buy **VICTORY BONDS**